

Information to identify the case:

Debtor 1	Robert Cruser	Social Security number or ITIN xxx-xx-7825
		EIN -----
Debtor 2 (Spouse, if filing)	Tammie Cruser	Social Security number or ITIN xxx-xx-5776
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-34529-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Cruser

Tammie Cruser

4/23/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Cruser
Tammie Cruser
Debtors

Case No. 14-34529-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db/jdb +Robert Cruser, Tammie Cruser, 16 Woodrow Rd, Kendall Park, NJ 08824-1313
aty +Gregory Gogo, 1542 Kuser Road, Suite B-4, Trenton, NJ 08619-3829
cr ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-On Credit, 950 Technology Way Ste 301,
Libertyville, IL 60048)
cr +Specialized Loan Servicing LLC, 9441 LBJ Freeway, Dallas, TX 75243-4545
515535690 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
515210638 FIA Card Services, c/o Northstar Location Services, 4285 Genesee St,
Cheektowaga, NY 14225-1943
515427439 +George Nedwed, 40 Whitehorse Ave., Apt. #1, Hamilton Twp., NJ 08610-2622
515518351 +George Nedwed, c/o Gregory Gogo, Esq., 1542 Kuser Road, Suite B-1,
Hamilton, NJ 08619-3829
518585858 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119-3284
518585859 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
515210635 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: NJ Division of Taxation, PO Box 190, Trenton, NJ 08695)
516614770 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
516614771 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2020 23:37:32 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 23 2020 23:37:30 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515210634 EDI: BANKAMER.COM Apr 24 2020 03:03:00 BANK OF AMERICA, PO BOX 15222,
Wilmington DE 19886-5222
515547000 +EDI: BANKAMER.COM Apr 24 2020 03:03:00 Bank of America, POB 5170,
Simi Valley, CA 93062-5170
515560029 +EDI: BANKAMER.COM Apr 24 2020 03:03:00 Bank of America, N.A., Attn: Bankruptcy Department,
P.O. Box 5170, Simi Valley, CA 93062-5170
515210637 EDI: CITICORP.COM Apr 24 2020 03:03:00 Citicards, Processing Center,
Des Moines, IA 50363-0005
515210636 EDI: DISCOVER.COM Apr 24 2020 03:03:00 Discover Bank, PO Box 71084,
Charlotte, NJC 28272-1084
515334717 EDI: DISCOVER.COM Apr 24 2020 03:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
515335038 EDI: IRS.COM Apr 24 2020 03:03:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515284972* Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527
515284973* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap On Credit LLC, 950 Technology Way, Suite 301,
Libertyville, IL 60048)
515409272* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Darren M Baldo on behalf of Debtor Robert Cruser darren@dbaldolaw.com
Darren M Baldo on behalf of Joint Debtor Tammie Cruser darren@dbaldolaw.com
Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Peter P. Bisulca on behalf of Creditor BANK OF AMERICA, N.A. ktlbslaw@aol.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Scott E. Kaplan on behalf of Creditor George Nedwed scott@sekaplanlaw.com, felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum_rick@yahoo.com, anthonyinicpa@gmail.com
TOTAL: 10